

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patrick T. Dunlap
 Tamara J. Dunlap
 Debtors

Case No. 20-11469-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db/jdb
 tr +Patrick T. Dunlap, Tamara J. Dunlap, 141 E. Mohler Church Road, Ephrata, PA 17522-9226
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14480359 +Belco Signature Loan, 449 Eisenhower Blvd., Harrisburg, PA 17111-2301
 14480360 Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
 14480362 Capital One Bank/Cabela's, P O Box 71083, Charlotte, NC 28272-1083
 14480363 +Capital One/Walmart, PO Box 71087, Charlotte, PA 28272-1087
 14480367 Costco Citi Card, PO Box 9001016, Louisville, KY 40290-1016
 14480368 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 14480369 Internal Revenue Service, PO Box 219690, Florence, WI 54121-9690
 14480371 Klarna Inc., Attn. Klarna Credit, PO Box 206487, Dallas, TX 75320-6487
 14480378 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14480379 Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
 14480381 Synchrony Bank/At Home, PO Box 530939, Atlanta, GA 30353-0939
 14480385 The Home Depot Project Loan, PO Box 2153, Birmingham, AL 35287-3025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: amburke7@yahoo.com Apr 22 2020 03:16:46 MICHAEL D. HESS, BURKE & HESS,
 1672 Manheim Pike, Lancaster, PA 17601-3028

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 22 2020 03:17:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 22 2020 03:17:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 22 2020 03:17:05 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14480358 EDI: AMEREXPR.COM Apr 22 2020 07:13:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 14493752 EDI: BECKLEE.COM Apr 22 2020 07:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14480361 EDI: CAPITALONE.COM Apr 22 2020 07:13:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14493926 +EDI: AIS.COM Apr 22 2020 07:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14493927 +EDI: AIS.COM Apr 22 2020 07:13:00 Capital One N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14480364 +EDI: RMSC.COM Apr 22 2020 07:13:00 Care Credit, PO Box 965036, Orlando, FL 32896-5036
 14480365 +EDI: CITICORP.COM Apr 22 2020 07:13:00 Citi Cards, PO Box 70166,
 Philadelphia, PA 19176-0166
 14480366 EDI: WFNBNB.COM Apr 22 2020 07:13:00 Comenity Bank/Victoria's Secret, PO Box 659728,
 San Antonio, TX 78265-9728
 14480370 EDI: IRS.COM Apr 22 2020 07:13:00 Internal Revenue Service, PO Box 219690,
 Kansas City, MO 64121-9690
 14495456 EDI: JEFFERSONCAP.COM Apr 22 2020 07:13:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 14480372 +E-mail/Text: bncnotices@becket-lee.com Apr 22 2020 03:16:53 Kohl's, PO Box 1456,
 Charlotte, NC 28201-1456
 14480373 +E-mail/Text: compliance@lctcb.org Apr 22 2020 03:17:09
 Lancaster County Tax Collection Bureau, 1845 William penn Way, Suite 1,
 Lancaster, PA 17601-4097
 14480374 +E-mail/Text: compliance@lctcb.org Apr 22 2020 03:17:09
 Lancaster County Tax Colletion Bureau, 1845 William Penn Way, Suite 1,
 Lancaster, PA 17601-4097
 14480375 +EDI: RMSC.COM Apr 22 2020 07:13:00 Lowes, P O Box 530914, Atlanta, GA 30353-0914
 14480376 E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 22 2020 03:19:33 Merrick Bank,
 PO Box 660702, Dallas, TX 75266-0702
 14480377 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 22 2020 03:17:01 PA Department of Revenue,
 Bureau of Individual taxes, Dept. 280604, Harrisburg, PA 17128-0001
 14480380 EDI: RMSC.COM Apr 22 2020 07:13:00 Synchrony Bank/Ashley Furniture, PO Box 960061,
 Orlando, FL 32896-0061
 14480382 EDI: RMSC.COM Apr 22 2020 07:13:00 Synchrony Bank/Paypal, PO Box 965003,
 Orlando, FL 32896-5003
 14480383 +EDI: RMSC.COM Apr 22 2020 07:13:00 Synchrony Bank/Rakuten, PO Box 530949,
 Atlanta, GA 30353-0949
 14480384 EDI: WTRRNBBANK.COM Apr 22 2020 07:13:00 Target Card Services, PO Box 660170,
 Dallas, TX 75266-0170

District/off: 0313-4

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14480386	+EDI: BLUESTEM Apr 22 2020 07:13:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
14480387	EDI: WFFC.COM Apr 22 2020 07:13:00	Wells Fargo Bank, N.A., PO Box 71118, Charlotte, NC 28272-1118
14493365	EDI: WFFC.COM Apr 22 2020 07:13:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14493360	EDI: WFFC.COM Apr 22 2020 07:13:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14480388	EDI: WFFC.COM Apr 22 2020 07:13:00	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14484647* internal revenue service, centralized insolvency operation, p.o. box 7346,
Philadelphia, pa 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

DAVID W. PARK on behalf of Creditor Belco Community Credit Union dpark@martsonlaw.com,
teckenroad@martsonlaw.com
MICHAEL D. HESS on behalf of Joint Debtor Tamara J. Dunlap amburke7@yahoo.com
MICHAEL D. HESS on behalf of Debtor Patrick T. Dunlap amburke7@yahoo.com
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1	Patrick T. Dunlap	Social Security number or ITIN xxx-xx-8851
	First Name Middle Name Last Name	EIN ---
Debtor 2	Tamara J. Dunlap	Social Security number or ITIN xxx-xx-7372
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 3/9/20
Case number: 20-11469-pmm		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patrick T. Dunlap	Tamara J. Dunlap
2. All other names used in the last 8 years		
3. Address	141 E. Mohler Church Road Ephrata, PA 17522	141 E. Mohler Church Road Ephrata, PA 17522
4. Debtor's attorney Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601-3028	Contact phone (717) 391-2911 Email: amburke7@yahoo.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 4/21/20

For more information, see page 2

Debtor **Patrick T. Dunlap** and **Tamara J. Dunlap**

Case number **20-11469-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 19, 2020 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 7/18/20 Filing deadline: 5/18/20 Filing deadline: 9/5/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/2/20 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	